

Appl. No. : 10/731,401
Filed : December 9, 2003

REMARKS

The Final Office Action of July 27, 2007 was based on pending Claims 1, 2, 4-6, and 8-31. Claims 11-24 are cancelled by this paper without prejudice or disclaimer and Claims 1, 2, 4-6, 8-10, and 25-31 remain as previously pending.

In the Office Action, Claims 1, 2, 4-6, 8-10, and 25-31 are provisionally rejected on the grounds of nonstatutory obviousness-type double patenting over Claims 1-49 of Applicants' co-pending application 10/731,519. The Applicants file concurrently herewith a terminal disclaimer of the subject application with respect to the '519 application. The Applicants believe the filing of the terminal disclaimer overcomes the provisional rejection and respectfully requests that the rejection be withdrawn.

The Examiner also rejects Claims 11-24 under 35 U.S.C. § 102(e) as being anticipated by Robinson US Patent 6,957,770. By this paper, the Applicants cancel Claims 11-14 and believe that the rejection is thus moot.

No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, the Applicants are not conceding in this application that previously pending claims are not patentable over the cited references. Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. The Applicants reserve the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that the Applicants have made any disclaimers or disavowals of any subject matter supported by the present application. Further, where arguments and/or amendments have been made with respect to any particular aspect of the invention, the Applicants note that patentability does not depend on any single feature, but rather the combination of features recited.

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Co-Pending Applications of Assignee

Applicant wishes to draw the Examiner's attention to the following co-pending application of the present application's assignee, which has been filed since our last Information Disclosure Statement of September 14, 2007.

Serial Number	Title	Filed
11/925629	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATION MARKS	26-Oct-2007

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CONCLUSION

In view of the foregoing, the present application is believed to be in condition for allowance, and such allowance is respectfully requested. If further issues remain to be resolved, the Examiner is cordially invited to contact the undersigned such that any remaining issues may be promptly resolved. Also, please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: November 27, 2007

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